



## Johnson, Smith & Associates

400 West Cummings Park  
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Woburn, Mass 01801

*Hours of Operation:*  
Monday - Thursday 9:00 am - 7:00pm  
Friday 9:00 am - 5:00 pm EST

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Final and Confidential\*

May 7, 2018

JAMES LARD THRASHER  
3 CAPSHAW RD  
WOBURN MA 01801

Original Creditor: HEALTH MANAGEMENT ASSOCIATES  
Type: BREACH OF CONTRACT  
Account #: 8235188434

Unit: #303444-201  
Balance: \$8,510.04

### **NOTICE: FINAL DEMAND** **FOR UNPAID BALANCE ON THE ABOVE LISTED** **DEFAULTED ACCOUNT**

#### DEFINITION STATEMENT:

Johnson, Smith, & Associates represent the portfolio of the above listed account. Pursuant to 15 U.S.C. §1692(a) - U.S. Code title 15, this letter will serve as legal and binding **FINAL DEMAND** for the above listed account, and supersedes any prior or current correspondences, demands, or judgments that have been ordered or issued in this matter.

Whereas, the above listed Defendant, has an outstanding debt that is owed and unpaid; obtained directly or indirectly and initially with a Federally Insured Financial Institution. Accordingly, Final Demand for the unpaid debt is here made, issued and ordered, in accordance with 15 U.S.C. §1692(a) - U.S. Code title 15 of the fair debt collections act.

We have repeatedly advised you and made attempts to resolve your long overdue balance, on the above listed account in the amount of \$8,510.04. Our records indicate that you have not contacted us to discuss this matter, nor have you made, or attempted to make formal resolution. We are formally advising you that since you have not made payment, we have turned your account over to our legal department and instructed them to commence without further delay.

Please be advised that unless we receive payment in full on this account within the date listed below, we will immediately turn this case over to our filing department for legal collection proceedings against you without further notice.

These proceedings will include claims for pre-judgment interest on your account, and all legal and court – related costs, (if applicable) in connection with collection of this pad-due account and will substantially increase the amount that you owe. Collection proceedings may also have an adverse effect on your credit rating.

We regret the necessity for this action and urge you to clear up this account delinquency immediately. If full payment has been made or sent, and has crossed paths with this Demand, please disregard this notice. If not, then there is still time, however limited, to avoid suit if you contact us by the end of the business day on May 16<sup>th</sup>, 2018, with payment. The settlement offered by this firm will be the final, non-negotiable offer and is only good until the date listed on the settlement agreement. This will be your final opportunity to resolve matters without the expenses of court proceedings.

If Settled out of court, **Johnson, Smith & Associates** will release you from all legal claims and liabilities pertaining to this account and our trade line with **all major credit bureaus will be updated as paid in full**. If the account has been outsourced to an attorney in your state, or if the litigation process has been initiated, we will retract any complaints and the above referenced account will be deemed resolved. Any waved interest, fees or penalties **NEED NOT** be reported as taxable income on your tax return.

**If this firm does not get a response by May 16<sup>th</sup>, 2018, we will proceed under the assumption that you have given up your last legal right and opportunity to settle this account voluntarily.**

Sincerely,

Chad Armstrong  
Director of Litigation

